B 10S1 (Supplement 1) (12/11)

UNITED STATES BANKRUPTCY COURT

Eastern District of Pennsylvania

In re Ilya Chebotar,
Debtor

Case No. 12-12580

Chapter 13

Notice of Mortgage Payment Change

If you file a claim secured by a security interest in the debtor's principal residence provided for under the debtor's plan pursuant to § 1322(b)(5), you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: Branch Banking and Trust Company

Court claim no. (if known): 7

Last four digits of any number you use to identify the debtor's account: 3 1 1 1

Date of payment change: 08/01/2013
Must be at least 21 days after date of this notice (mm/dd/yyyy)

New total payment: $ 1,167.59
Principal, interest, and escrow, if any

Part 1: Escrow Account Payment Adjustment

Will there be a change in the debtor's escrow account payment?

☐ No
☑ Yes Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: ____________

Current escrow payment: $ 197.46 **New escrow payment:** $ 204.56

Part 2: Mortgage Payment Adjustment

Will the debtor's principal and interest payment change based on an adjustment to the interest rate in the debtor's variable-rate note?

☑ No
☐ Yes Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: ____________

Current interest rate: ________% **New interest rate:** ________%

Current principal and interest payment: $ ________ **New principal and interest payment:** $ ________

Part 3: Other Payment Change

Will there be a change in the debtor's mortgage payment for a reason not listed above?

☑ No
☐ Yes Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (*Court approval may be required before the payment change can take effect.*)

Reason for change: ____________

Current mortgage payment: $ ________ **New mortgage payment:** $ ________

Part 4: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number if different from the notice address listed on the proof of claim to which this Supplement applies.

Check the appropriate box.

☐ I am the creditor. ☑ I am the creditor's authorized agent.
(Attach copy of power of attorney, if any.)

I declare under penalty of perjury that the information provided in this Notice is true and correct to the best of my knowledge, information, and reasonable belief.

✗ /s/ Michael J. Ransom
Signature

Date 07/03/2013
mm/dd/yyyy

Print: Michael J. Ransom
First Name Middle Name Last Name

Title Assistant Vice President

Company Branch Banking and Trust Company

Address PO Box 1847
Number Street

Wilson, NC 27894-1847
City State ZIP Code

Contact phone (866) 813-1624

Email bankruptcy@bbandt.com

BB&T Mortgage
PO Box 2467
Greenville, SC 29602-2467

ANNUAL ESCROW ACCOUNT DISCLOSURE STATEMENT AND NEW MORTGAGE PAYMENT NOTIFICATION

ILYA CHEBOTAR
301 BYBERRY RD APT A18
PHILADELPHIA PA 19116-1900

Disclosure Statement Date: 06/13/2013

New Payment Effective Date: 08/01/2013

Payment Information

	Current Monthly Payment	New Monthly Payment
Principal & Int	963.03	963.03
Escrow Payment	0.01 *	204.56
Over/Short Amt	0.00	11.83
Total Payment	963.04	1,179.42

* Includes shortage amount, if applicable

If you use our automatic payment option, your monthly deduction will be changed automatically.

Anticipated Escrow Disbursements

(Items to be paid from your escrow account)

City Tax	2,454.69
Total Disbursement(s):	2,454.69
Monthly Escrow Deposit:	204.56

Your Monthly Escrow Deposit was calculated by dividing the Total Disbursement(s) by 12.

Escrow Balance Comparison

Your Required Low Point (RLP) is the amount allowed by the Real Estate Settlement Procedures Act (RESPA), your mortgage loan documents, or by state law, if applicable. If an escrow surplus is indicated, a check may be attached or sent under separate cover.

Projected Low Point		267.20
Required Low Point	(-)	409.12
Escrow Shortage		**141.92**

BB&T Mortgage reviews your escrow account annually to determine if the current monthly payment amounts are sufficient to cover your projected property taxes and/or insurance premiums. Increases or decreases in these annual amounts may cause your monthly mortgage payment to change. Your monthly mortgage payment may also change if your loan includes an adjustable rate feature or buydown assistance.

The following section reflects the anticipated escrow activity for the next 12 months. See the reverse side for actual escrow history. Projected figures are based on the last tax or insurance payments or figures provided to BB&T by your closing agent.

Escrow Account Projections

	Anticipated Activity			Escrow Balance Comparison	
Month	Payments To Escrow	Payments From Escrow	Description	Projected Balance	Required Balance
			Beginning Balance	1,494.53	1,636.45
AUG	204.56	0.00		1,699.09	1,841.01
SEP	204.56	0.00		1,903.65	2,045.57
OCT	204.56	0.00		2,108.21	2,250.13
NOV	204.56	0.00		2,312.77	2,454.69
DEC	204.56	0.00		2,517.33	2,659.25
JAN	204.56	2,454.69	City Tax	267.20 PLP	409.12 RLP
FEB	204.56	0.00		471.76	613.68
MAR	204.56	0.00		676.32	818.24
APR	204.56	0.00		880.88	1,022.80
MAY	204.56	0.00		1,085.44	1,227.36
JUN	204.56	0.00		1,290.00	1,431.92
JUL	204.56	0.00		1,494.56	1,636.48

These calculations indicate the Projected Low Point (PLP) will be less than the Required Low Point (RLP). The resulting shortage is $141.92. If you choose to pay your shortage in full, your new monthly payment will be $1,167.59.

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BB&T Mortgage
PO Box 2467
Greenville, SC 29602-2467

SHORTAGE PAYMENT COUPON

Note: Your mortgage escrow payment may increase even if your shortage is paid in full due to changes in your tax and insurance amounts.

Your escrow account disclosure statement indicates a shortage of $141.92. You may choose to pay the shortage in full and reduce your monthly payment to $1,167.59 by sending this coupon and your check for the total shortage amount in the enclosed envelope. **DO NOT SEND CASH**. Funds must be received within 15 days of the payment effective date to avoid a delay. A new coupon book will be sent to you.

Please do not include your monthly mortgage payment with this remittance.

Escrow shortage payment:	$141.92
New payment if escrow shortage is paid:	$1,167.59

Escrow Account History

The following is a review of your escrow account activity. It also compares the projections from your last review with the actual payments made from your escrow account.
(*) An asterisk indicates a difference between your projected and actual account activity.
(E) The payment or disbursement has not yet occurred, but is estimated to occur as shown.

	Payments to Escrow			Payments from Escrow				Escrow Balance	
Month	Projected	Actual		Projected	Description	Actual	Description	Projected	Actual
							Beginning Balance	1,579.68	-9,990.58
AUG	197.46	0.00	*					1,777.14	
SEP	197.46	0.00	*					1,974.60	
OCT	197.46	0.00	*					2,172.06	
NOV	197.46	0.00	*					2,369.52	
DEC	197.46	0.00	*					2,566.98	
JAN	197.46	0.04	*	2,369.52	City Tax	2,454.69	* City Tax	394.92	-12,445.23
FEB	197.46	0.02	*					592.38	-12,445.21
MAR	197.46	0.03	*					789.84	-12,445.18
APR	197.46	0.00	*					987.30	
MAY	197.46	0.00	*					1,184.76	
JUN	197.46	12,778.08	E					1,382.22	332.90
JUL	197.46	1,161.63	E					1,579.68	1,494.53

CERTIFICATE OF SERVICE

Eastern District of Pennsylvania

I, Michael J. Ransom , of Branch Banking & Trust Company, PO Box 1847, Wilson, NC 27894, do hereby certify:

That I am more than eighteen (18) years of age and:

That on the 3rd day of July , 2013, I served a copy of the within “NOTICE OF MORTGAGE PAYMENT CHANGE" filed in this bankruptcy matter on the respondent(s) in this bankruptcy matter by depositing a copy thereof in the United States Mail with adequate postage affixed thereon addressed to the said respondent(s) at:

US Bankruptcy Court
900 Market Street, Suite 400
Philadelphia, PA 19107

William C. Miller, Chapter 13 Trustee
111 South Independence Mall, Suite 583
Philadelphia, PA 19106

Michael A Cataldo2, Attorney at Law
1500 Walnut Street, Suite 900
Philadelphia, PA 19102

Ilya Chebotar
14 Simons Way
Huntingdon Valley, PA 19006

I CERTIFY UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT.

Executed on 07/03/2013 By: /s/ Michael J. Ransom
(date) (signature)